

The complaint

Mr H complains about the service British Gas Insurance Limited (British Gas) provided under his Home Care insurance policy.

What happened

On 7 February 2022 Mr H noticed an unusual noise coming from his boiler. He called British Gas who arranged an appointment for 28 February 2022. On 25 February 2022 British Gas called to say it would have to cancel the appointment. Mr H was given a further appointment for 21 March 2022.

Mr H was unhappy with the cancellation and the delay, so he complained. British Gas apologised but the appointment remained as cancelled. British Gas offered Mr H £30 compensation for the inconvenience. British Gas attended on 21 March 2022 and replaced the synchronic motor on the boiler which had been buzzing.

Mr H remained unhappy, so he brought a complaint to our service. An investigator reviewed the complaint and said that British Gas had done enough to address the problem.

As Mr H doesn't agree, the complaint has come to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I'm not upholding this complaint. I'll explain why.

Mr H says that having waited three weeks for the original appointment, a further three-week wait wasn't reasonable. He says no reason was ever given to him as to why British Gas couldn't reschedule sooner. He says its comments surrounding this were vague and he says British Gas's handling of his complaint was poor.

My role is to decide if British Gas has acted fairly and reasonably and in line with its policy terms and conditions.

The policy says *"Visiting you – Reasonable timescales – We'll carry out any repairs or visits you're entitled to within a reasonable time, unless something beyond our control makes that impossible -in which case we'll let you know as soon as possible, and give you another time when we can visit"*

British Gas has advised that during that specific period, February/March 2022 there was a high demand on its services. It says there were a lot of customers with no heat or water, and it will always prioritise its vulnerable customers in this situation. British Gas says that in these types of situations it regrettably has to cancel less urgent appointments, and that's what happened in Mr H's case. It says it called Mr H three days prior to the appointment and it

rearranged for the next possible date. British Gas has apologised and has offered £30 in compensation to reflect any inconvenience on Mr H.

Looking through Mr H's file I can't see that he has told us about any urgency on the repair. Nor has he told us that he was vulnerable or that the rearranged appointment didn't suit. I agree that three weeks could be deemed a long time to wait. But I can see British Gas had noted the issue on its system. It assessed the seriousness of the issue, and it decided that an urgent repair was not required. So British Gas made the decision to push Mr H's repair out by a few weeks whilst it dealt with its more vulnerable customers. This is the right thing for British Gas to do and is in line with its policy term.

I don't believe British Gas needed to explain why it cancelled the appointment or couldn't provide a sooner one. As long as it gave sufficient notice and attended the rearranged appointment for a non-urgent issue it has fulfilled its obligation under the terms of the policy. In this instance I can see that further to fulfilling the appointment and carrying out the repair as promised, it apologised to Mr H, and offered him £30 in compensation.

An apology can often be enough to remedy these types of mistakes, as long as they cause minimal impact and are put right quickly. Using financial services won't always be totally hassle free and we wouldn't make awards for things that aren't more serious than the normal nuisances of everyday life. Typically, a small monetary award will fairly compensate a one-off incident such as a short delay. As such I'm satisfied that the apology given by British Gas alongside the £30 compensation it has offered is sufficient for both the inconvenience suffered by Mr H, and any service issues Mr H feels may have occurred when he complained. I know Mr H will be disappointed. But British Gas has acted fairly and reasonably and in line with its policy terms. So, I won't be asking British Gas to do any more. If British Gas hasn't already paid Mr H the £30 compensation, it should do so now.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 March 2023.

Derek Dunne
Ombudsman